



2026 NATIONAL REPORT CARD

Missouri

CLASS OF
2026 GRADE



PROJECTED CLASS
OF 2031 GRADE



GRADUATION REQUIREMENTS

Is a high school course with personal finance concepts required to be taken as a graduation requirement?

Yes, commencing with the Class of 2010, high school students in Missouri are required to take one half-unit of personal finance, the equivalent of a half-year course. Students must complete at least one-half unit of credit that covers the competencies in the area of income, money management, spending and credit, and saving and investing. The 0.5 units of credit for personal finance may be earned in social studies, practical arts, or as an elective. If earned in social studies or practical arts, the required units of credit in that area are reduced by 0.5 credits (i.e., social studies from 3.0 to 2.5 credits) and elective total is increased to 7.5 credits. The half-unit may also be delivered as an embedded credit. This occurs when a high school chooses to embed competencies from one subject (e.g., personal finance) into another class (e.g., economics or mathematics) and award credit to students for both the embedded content and the other subject.

Sources:

- [Graduation Requirements](#)
- [2025 Graduation Handbook](#)

PRE-K TO GRADE EIGHT EDUCATION STANDARDS

The state's social studies standards include very modest levels of personal finance concepts referenced in the economics strand for grades K to five.

Sources:

- [MLS Social Studies Standards Grades K–5](#) (pages 9–10)

PROJECTED GRADE FOR CLASS OF 2031

No policy change is pending that would change Missouri's grade.

HIGH SCHOOL EDUCATION STANDARDS

The 2006 personal finance standards were updated in September 2017 by the State Board for implementation during the 2019–2020 academic year. Missouri has created an assessment on financial literacy at no cost to its school districts. Students who take their personal finance from embedded coursework are required to take the assessments, and the local district determines the pass rate. The assessment is optional for students who choose to take personal finance as a standalone elective. Students are also given the option of "testing out" of the personal finance course requirement if they obtain a score of 90% or higher on the assessment exam. We are unable to determine if the assessment provides Missouri with an accurate and meaningful measurement of the quality and quantity of the personal finance education being delivered to students.

Sources:

- [Missouri Learning Standards](#)
- [Missouri Personal Finance Course Level Expectations](#)
- [BMIT – Personal Finance](#)
- [Social Studies & Personal Finance Resources](#) (click on "Personal Finance")

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EXTRA CREDIT

Personal finance resources for educators are available on the Department of Elementary and Secondary Education's website, including tools created by the Federal Reserve Bank of St. Louis and Next Gen Personal Finance to help educators teach the state's personal finance competencies.

Sources:

- [Social Studies & Personal Finance Resources](#) (click on "Personal Finance")

CAVEAT

It is not clear how Missouri monitors school district implementation of these personal finance education requirements.